

KEY POLICY INFORMATION

POLICY INFORMATION			
Policy Number:	41176078	Insured:	PORTIA H TURNER
Policy Date:	05/18/1983	Plan:	WHOLE LIFE INSURANCE
Policy Status:	PREM PAY	Face Amount:	15,000.00
Paid to Date:	08/18/2012	Policy Rating:	CLASS A
Premium Mode:	CHECK-O-MATIC	Issue Age:	54
Premium Amount:	47.85	Issue Date:	06/08/1983
		Tax Qualified:	NO
		Prepared On:	08/13/2012

CLIENT INFORMATION			
Name:	PORTIA H TURNER	Sex:	F
Client Role:	OWNER/INSURED	Insured DOB:	05/18/1983
Owner's Address:	[REDACTED]	Phone:	[REDACTED]
		Home:	9118

Beneficiary: 05/18/1983 Whole Life Insurance - Primary
 Beneficiary - WILLIE TURNER - Child - DIANNE
 MCRAE - Child - PORTIA JENKINS - Child -
 JACQUELINE SMITH - Child

POLICY VALUES	
Cash Value	Death Benefit
Policy Cash Value:	9,544.36
Paid Up Additions:	15,539.57
OPP Rider Cash Value:	
Outstanding Loan(s) Amt:	-17,088.89
Loan Interest Due:	-224.03
**Accumulated Adjust:	639.81
**Net Cash Value:	8,410.81
Policy Death Benefit:	15,000.00
Paid Up Additions:	19,746.00
OPP Rider Death Benefit:	
1-Year Term Death Benefit:	
Term Rider(s) Death Benefit:	
Outstanding Loan(s) Amt:	-17,088.89
Loan Interest Due:	-224.03
**Accumulated Adjust:	682.58
Net Death Benefit:	18,015.67

Modified Endowment:		
Dividend Option:	PAID UP ADDITIONS	
1 Year Term Premium:		
Last Anniversary Date:	2012	
Last Anniversary Dividend:	590.50	
Prior Year Increase:	285.00	
Total Prior Year Increase:	875.50	
Base Annualized Premium:	574.20	
Policy Loan Amount:	17,088.89	
Loan Interest Rate:	5.50%	
*Max Loan Available:	7,953.00	
*Federal Withholding:		
*State Withholding:		
*Loan Value Net Withholding:	7,953.00	
**Surrender Federal/State Gain:	12,035.02	
Surrender Cost Basis:	13,688.71	
Current Year Increase:	270.00	
Net Annualized Premium:	574.20	
Policy Loan Interest Due:	224.03	
Loan Int Paid to Date:	05/18/2012	
*Max Dividends Available:	7,953.00	
*Federal Withholding:		
*State Withholding:		
*Dividends Net of Withholding:	7,953.00	

* Signed Withholding election form needed to avoid tax withholdings

** Includes unused premium, premium due, surrender charges, termination dividend, etc.

* As of the Prepared On Date shown above

** May be subject to withholding

POLICY MESSAGES	
1 * EFT DISB AVAILABLE	LLVQ
2 * EFT DISB AVAILABLE	UNCV
3 AUTO 10% TAX WH REQ	LNCV
4 *CANNOT CALCULATE NCV	LCBQ
5 * EFT DISB AVAILABLE	LDVQ
6 *PTD EXCEEDS OPL EFF DT-REFND ADJ REQ	LOLE
7 *OPL EFF DATE IS PAST 2007	LOLE
8 *MODE IS NOT ANNUAL	LOLE
9 NEG COST BASIS CALC = GAIN ON LAPSE	LCBL
10 CLASS ACTION ELIGIBILITY:	
11 EVP OR EVA AND OPL OR ADR	
12 CLASS ACTION RESPONSE:	
13 OPL	
14 PRIOR INFORMATION:	
15 PLAN - TERM EXTENSION EXPIRING AT AGE 63 - T	
16 FACE AMOUNT - 13864	
17 POLICY STATUS - FORECLOSED	

POLICY COMPONENTS			
Component	AAFC Expiry Date / OATC Expiry Date	Face Amount	Premium Name
BASE PLAN		15,000.00	45.00 PORTIA H TURNER
BASE FEES		15,000.00	2.85 PORTIA H TURNER
Billable OPP Premium:			Rating: CLASS A
COM Account #:	*32*3300353106E		CLASS A
COM Case Reference #:			
APL Provision:	2 YEAR		
Current POP Status:			
Alternative Premium Modes:	ANNUAL	550.60	SEMI-ANNUAL
	NYLAVCOM	47.85	1/12TH ANNUAL
			45.88
Billable OPP Mode:			QUARTERLY
Next Withdrawal Date:			18TH OF THE MONTH
COM Loan Repay:			
DPPO:			
**POP Date:			05/18/2012
			281.25
			143.20

NEW YORK LIFE INSURANCE COMPANY
51 MADISON AVENUE, NY, NY 10010Values reflect transactions processed by the Company up to the Prepared On Date.
Values may vary due to unprocessed transactions. For further details, call your New
York Life Agent or your New York Life Service CenterPolicy 41176078
Printed on: 08/13/2012
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FENGUO-Seymour, N.J.

GOVERNMENT
EXHIBIT

A



NEW YORK LIFE INSURANCE COMPANY
PO Box 6916, Cleveland, OH 44101-1916
Telephone: (800) 695-9873

The Company You Keep®

POLICY: 41 176 078
INSURED: PORTIA H TURNER

LOAN HISTORY

DATE PROCESSING	EFFECTIVE DATE	PRIOR LOAN BALANCE	CURRENT LOAN BALANCE	ACTIVITY	AMOUNT	EXPLANATION OF FINANCIAL ACTIVITY
11/02/1988	11/02/1988	\$.00	\$1,973.00	CASH LOAN	\$1,973.00	CASH LOAN ISSUED BY REQUEST
				NET LOAN INCREASE	\$1,973.00	
11/02/1988				LOAN CHECK DATA		CHECK NUMBER 1839099 WAS ISSUED FOR LOAN REQUEST DATED 11/02/1988 IN THE AMOUNT OF \$1,973.00
07/25/1989	05/18/1989	\$1,973.00	\$2,075.56	DUE INTEREST	\$102.56	LOAN INTEREST DUE 05/18/1989
				NET LOAN INCREASE	\$102.56	
04/24/1990	05/21/1990	\$2,075.56	\$2,298.40	PREMIUM LOAN	\$54.30	NVL-A-PREM PREMIUM DUE 02/18/1990 PAID BY AUTOMATIC
				ACCRUED INTEREST	\$168.54	PREMIUM LOAN ACCRUED INTEREST FROM 05/18/1989 TO 05/21/1990
				NET LOAN INCREASE	\$222.84	
07/24/1990	05/18/1990	\$2,298.40	\$2,532.51	DUE INTEREST	\$54.11	LOAN INTEREST DUE 05/18/1990
				NET LOAN INCREASE	\$54.11	
07/23/1991	05/18/1991	\$2,532.51	\$2,556.41	DUE INTEREST	\$223.90	LOAN INTEREST DUE 05/18/1991
				NET LOAN INCREASE	\$223.90	
04/03/1992	04/03/1992	\$2,556.41	\$3,967.58	CASH LOAN	\$1,200.00	CASH LOAN ISSUED BY REQUEST
				ACCRUED INTEREST	\$211.17	ACCRUED INTEREST FROM 05/18/1991 TO 04/03/1992
				NET LOAN INCREASE	\$1,411.17	
04/03/1992				LOAN CHECK DATA		CHECK NUMBER 2237593 WAS ISSUED FOR LOAN REQUEST DATED 04/03/1992 IN THE AMOUNT OF \$1,200.00
06/23/1992	05/19/1992	\$3,967.58	\$4,065.08	PREMIUM LOAN	\$54.30	NVL-A-PREM PREMIUM DUE 04/18/1992 PAID BY AUTOMATIC
				DUE INTEREST	\$42.26	PREMIUM LOAN LOAN INTEREST DUE 05/18/1992
				ACCRUED INTEREST	\$.94	ACCRUED INTEREST FROM 05/18/1992 TO 05/19/1992
				NET LOAN INCREASE	\$97.50	



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DATE PROCESSED	EFFECTIVE DATE	PERIOD LOAN BALANCE	CURRENT LOAN BALANCE	ACCRUED INTEREST	AMOUNT	EXPLANATION OF FINANCIAL ACTIVITY
07/23/1992	06/18/1992	\$4,065.08	\$4,148.25	PREMIUM LOAN ACCRUED INTEREST NET LOAN INCREASE	\$56.30 \$28.87 \$83.17	NYL-A-PREM PREMIUM DUE 05/18/1992 PAID BY AUTOMATIC PREMIUM LOAN ACCRUED INTEREST FROM 05/19/1992 TO 06/18/1992
08/25/1992	07/19/1992	\$4,148.25	\$4,232.99	PREMIUM LOAN ACCRUED INTEREST NET LOAN INCREASE	\$54.30 \$30.44 \$84.74	NYL-A-PREM PREMIUM DUE 06/18/1992 PAID BY AUTOMATIC PREMIUM LOAN ACCRUED INTEREST FROM 06/18/1992 TO 07/19/1992
09/23/1992	09/23/1992	\$4,232.99	\$4,585.12	CASH LOAN ACCRUED INTEREST NET LOAN INCREASE	\$256.00 \$66.15 \$322.15	CASH LOAN ISSUED BY REQUEST ACCRUED INTEREST FROM 07/19/1992 TO 09/23/1992
09/23/1992				LOAN CHECK DATA		CHECK NUMBER 2290356 WAS ISSUED FOR LOAN REQUEST DATED 09/23/1992 IN THE AMOUNT OF \$256.00
07/01/1993	06/18/1993	\$4,585.12	\$4,902.32	PREMIUM LOAN DUE INTEREST ACCRUED INTEREST NET LOAN INCREASE	\$56.35 \$255.55 \$35.30 \$347.20	MONTHLY PREMIUM DUE 05/18/1993 PAID BY AUTOMATIC PREMIUM LOAN LOAN INTEREST DUE 05/18/1993 ACCRUED INTEREST FROM 05/18/1993 TO 06/18/1993
07/25/1994	05/18/1994	\$4,902.32	\$5,237.43	DUE INTEREST NET LOAN INCREASE	\$335.11 \$335.11	LOAN INTEREST DUE 05/18/1994
07/25/1995	05/18/1995	\$5,237.43	\$5,661.79	DUE INTEREST NET LOAN INCREASE	\$424.36 \$424.36	LOAN INTEREST DUE 05/18/1995
07/23/1996	05/18/1996	\$5,661.79	\$6,113.55	DUE INTEREST NET LOAN INCREASE	\$451.76 \$451.76	LOAN INTEREST DUE 05/18/1996
07/23/1997	05/18/1997	\$6,113.55	\$6,585.25	DUE INTEREST NET LOAN INCREASE	\$471.70 \$471.70	LOAN INTEREST DUE 05/18/1997



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07/23/1998	05/18/1998	\$6,585.25	\$7,085.56	DUE INTEREST	\$500.31	LOAN INTEREST DUE 05/18/1998
				NET LOAN INCREASE	\$500.31	
07/23/1999	05/18/1999	\$7,085.56	\$7,595.41	DUE INTEREST	\$509.85	LOAN INTEREST DUE 05/18/1999
				NET LOAN INCREASE	\$509.85	
07/23/2000	05/18/2000	\$7,595.41	\$8,147.46	DUE INTEREST	\$552.05	LOAN INTEREST DUE 05/18/2000
				NET LOAN INCREASE	\$552.05	
07/24/2001	05/18/2001	\$8,147.46	\$8,764.22	DUE INTEREST	\$616.76	LOAN INTEREST DUE 05/18/2001
				NET LOAN INCREASE	\$616.76	
07/23/2002	05/18/2002	\$8,764.22	\$9,427.67	DUE INTEREST	\$663.45	LOAN INTEREST DUE 05/18/2002
				NET LOAN INCREASE	\$663.45	
07/23/2003	05/18/2003	\$9,427.67	\$10,123.65	DUE INTEREST	\$695.98	LOAN INTEREST DUE 05/18/2003
				NET LOAN INCREASE	\$695.98	
07/23/2004	05/18/2004	\$10,123.65	\$10,782.41	DUE INTEREST	\$658.76	LOAN INTEREST DUE 05/18/2004
				NET LOAN INCREASE	\$658.76	
07/23/2005	05/18/2005	\$10,782.41	\$11,453.05	DUE INTEREST	\$670.64	LOAN INTEREST DUE 05/18/2005
				NET LOAN INCREASE	\$670.64	
07/23/2006	05/18/2006	\$11,453.05	\$12,125.34	DUE INTEREST	\$672.29	LOAN INTEREST DUE 05/18/2006
				NET LOAN INCREASE	\$672.29	
07/24/2007	05/18/2007	\$12,125.34	\$12,837.10	DUE INTEREST	\$711.76	LOAN INTEREST DUE 05/18/2007
				NET LOAN INCREASE	\$711.76	
07/23/2008	05/18/2008	\$12,837.10	\$13,590.64	DUE INTEREST	\$753.54	LOAN INTEREST DUE 05/18/2008
				NET LOAN INCREASE	\$753.54	



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07/23/2009	05/18/2009	\$13,590.64	\$14,437.01	DUE INTEREST	\$846.37	LOAN INTEREST DUE 05/18/2009
				NET LOAN INCREASE	\$846.37	
07/23/2010	05/18/2010	\$14,437.01	\$15,322.86	DUE INTEREST	\$885.85	LOAN INTEREST DUE 05/18/2010
				NET LOAN INCREASE	\$885.85	
07/25/2011	05/18/2011	\$15,322.86	\$16,185.54	DUE INTEREST	\$862.68	LOAN INTEREST DUE 05/18/2011
				NET LOAN INCREASE	\$862.68	
07/24/2012	05/18/2012	\$16,185.54	\$17,088.89	DUE INTEREST	\$903.35	LOAN INTEREST DUE 05/18/2012
				NET LOAN INCREASE	\$903.35	

AS OF DATE: 08/09/2012
POLICY STATUS: PREMIUM PAYING
PREMIUMS ARE CURRENTLY PAID TO 08/18/2012

GLOSSARY OF ABBREVIATIONS USED

ACCU	- ACCUMULATION	PAID IN ADV	- PAID IN ADVANCE
ADJUST	- ADJUSTMENT	PAYMT	- PAYMENT
ADJUST	- ADJUSTMENT	PLI	- POLICY LOAN INTEREST
BAL	- BALANCE	PMT	- PAYMENT
C-O-M LOAN	- CHECK-O-MATIC LOAN	PREM	- PREMIUM
DIRECT DEP	- DIRECT DEPOSIT	PYMT	- PAYMENT
DOT	- DIVIDEND OPTION TERM RIDER	WL	- WHOLE LIFE
OPP	- OPTION TO PURCHASE PAID UP LIFE INSURANCE	YR	- YEAR